

SUMMARY ANNUAL REPORT

FOR LANS WELFARE BENEFIT PLAN FOR EMPLOYEES

This is a summary of the annual report of the LANS Welfare Benefit Plan for Employees, EIN 20-3104541, Plan No. 501, a health, life insurance, dental, vision, temporary disability, prepaid legal, long-term disability, severance pay, death benefits and accidental death and dismemberment plan for the plan year January 1, 2015 through December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Los Alamos National Security, LLC has committed itself to pay certain death benefits and temporary disability, and all health, dental and severance pay claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Arag Insurance Company, Vision Service Plan and Hartford Life and Accident to pay all prepaid legal, vision, accidental death and dismemberment, life insurance, long-term disability and certain temporary disability and death benefits claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$14,204,320.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of at Post Office Box 1663, MS P280, Los Alamos, NM 87545, or by telephone at (505) 667-1806.

You also have the legally protected right to examine the annual report at the main office of the plan (Post Office Box 1663, MS P280, Los Alamos, NM 87545) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.